

Certificate Number: 15317-PAE-DE-035533712

Bankruptcy Case Number: 20-12168



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on April 4, 2021, at 5:40 o'clock PM PDT, Miguel Varela-Cepero completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 4, 2021 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor